Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1.   (Currently amended) A computer system for providing loans to a participant having assets in a benefit plan account comprising:

a processor; and

a memory operatively coupled to the processor, the memory including program data for causing the processor to perform the steps of:

initializing loan-fund information upon establishment of a loan fund account for the participant which loan fund account is associated with one or more investment vehicles in the benefit plan account, ~~with a loan-fund account, the information initialized in part with data representing the value of funds~~ wherein the initializing further comprises funding the loan fund account by investing participant assets in the one or more investment vehicles, wherein the one or more investment vehicles associated with the loan fund account are segregated from other investment vehicles in the benefit plan account, ~~derived from the participant's benefit plan account assets and transferred from the benefit plan account upon establishment of the loan fund, wherein the loan fund account is defined as an account which is separate from the benefit plan account and is funded by assets segregated from the benefit plan account~~ and wherein money is drawn for loans from the loan fund account, wherein the loan fund account is managed by an investment manager, wherein the loan fund account ~~is one of the plurality of investments in the benefit plan account and~~ is recorded in the benefit-plan account as an asset ~~of the participant, wherein said initializing further includes the processor storing in a database in the memory the loan-fund information including a current loan-fund balance of available funds in said loan fund separately from account information for said benefit plan account~~;

generating data representing requests to the investment manager to: (i) transfer funds from the loan fund account that is less than a full amount of funds in the loan fund account to settle redemptions made by the participant, the participant making redemptions from the loan fund account by use of at least one access vehicle; or (ii) accept funds into the loan fund account from the participant in repayment of redemptions; and

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updating said loan-fund information for said loan fund account ~~that is separately stored from account information for said benefit plan account~~ using ~~an~~ a redemption/repayment accounting process associated with the loan fund account that computes ~~the~~ a current balance of available funds in the loan fund account based on funds transferred from assets in the loan fund account to settle redemptions and funds accepted as assets into the loan fund account as repayments of redemptions and does not change a loan fund asset amount listed in the account information of the benefit plan account relating to the loan fund account.

2.   (Currently amended) The computer system of claim 1 further comprising a communication interface for exchanging data between the computer system and a computer system of the investment manager, and wherein the program data further causes the processor to:

update the loan-fund information upon receipt of data from the investment-manager computer system representing funds transfer from or acceptance into the loan fund account; and

update the loan-fund information upon receipt of data from the investment-manager computer system representing an accrual of interest into the loan fund account.

3.   (Previously presented) The computer system of claim 1 further comprising a communication interface for exchanging data between the computer system and a computer system of the benefit plan, and wherein the program data further causes the processor to:

initialize the loan-fund information upon receipt of data from the benefit-plan computer system representing establishment of the loan-fund; and

exchange status data with the benefit-plan computer system, wherein the computer system exchanges at least a representation of the current loan-fund balance, and wherein the benefit-plan computer system exchanges at least representation of limitations on the participant's redemptions.

4.   (Currently amended) The computer system of claim 1 further comprising a communication interface for exchanging data between the computer system and a settlement computer system of a settlement system that processes uses of the access vehicle, and

wherein the program data further causes the processor to generate data representing a request to transfer funds from the loan fund <u>account</u> upon receipt of data from an access-vehicle-settlement computer system representing a request for settlement for the participant's uses of the access vehicle.

5.   (Original) The computer system of claim 4 wherein the program data further causes the processor to:

receive data from the access-vehicle-settlement computer system representing a proposed redemption to be made by a participant's proposed use of the access vehicle;

generate data to the access-vehicle-settlement computer system representing an authorization of the proposed redemption only if the proposed redemption is less than or equal to a line of credit (LOC) value; and

generate data to the access-vehicle-settlement computer system representing a refusal of the proposed redemption only if the proposed redemption is greater than the LOC value.

6.   (Original) The computer system of claim 5 wherein the LOC value does not exceed an available loan amount (ALA) value determined in accordance with statute, regulation, or policy in dependence on the participant's benefit-plan assets, wherein the determination preserves a tax-advantaged treatment of the participant's redemptions.

7.   (Original) The computer system of claim 5 wherein the program data further causes the processor to:

receive data from the access-vehicle-settlement computer system representing at least one redemption by the participant made by a use of the access vehicle; and

update data representing the LOC value in response to the received data by decreasing the LOC value by the total value of the redemptions.

8. (Currently amended) The computer system of claim 1 further comprising a communication interface for exchanging data between the computer system and a computer system of a funds-acceptance provider, wherein the program data further causes the processor, upon receipt of data from the funds-acceptance-provider computer system representing the participant's payment of funds to the funds-acceptance provider, to generate data representing a request for acceptance of funds into the loan fund account.

9. (Original) The computer system of claim 1 wherein the access vehicle includes a check, or a credit card, or a debit card, or an ACH transfer, or a wire transfer, or a sweep, or an ATM.

10. (Original) The computer system of claim 1 wherein the program data further causes the processor to generate data representing loan-fund statement information for informing the participant of required repayment amounts and times.

11. (Original) The computer system of claim 10 wherein the required repayment amounts and times are determined in dependence on the total redemptions that have not yet been repaid and in accordance with statute, regulation, or policy to preserve tax-advantaged treatment of the participant's redemptions.

12. (Original) The computer system of claim 10 wherein the generated data is transmitted to the participant by means of the Internet network or a telephone network.

13. (Original) The computer system of claim 1 wherein the program data further causes the processor, upon receipt of data representing a participant request, to generate data representing loan-fund status for informing the participant of recent redemptions, or loan-fund balance, or required repayments.

14.   (Original) The computer system of claim 1 wherein the generated data is periodically transmitted as messages grouped into computer files.

15.   (Currently amended) A computer-implemented method for providing loans to a participant having assets in a benefit plan comprising:

initializing loan-fund information upon establishment of a loan fund account for the participant which loan fund account is associated with one or more investment vehicles in the benefit plan account, with a loan fund account, the information initialized in part with data representing the value of funds wherein the initializing further comprises funding the loan fund account by investing participant assets in the one or more investment vehicles, wherein the one or more investment vehicles associated with the loan fund account are segregated from other investment vehicles in the benefit plan account, derived from the participant's benefit-plan account assets and transferred from the benefit plan account upon establishment of the loan fund, wherein the loan fund account is defined as an account which is separate from the benefit plan account and is funded by assets segregated from the benefit plan account and wherein money is drawn for loans from the loan fund account, wherein the loan fund account is managed by an investment manager, wherein the loan fund account is one of the plurality of investments in the benefit plan account and is recorded in the benefit-plan as an asset of the participant, wherein said initializing further includes the processor storing in a database in the memory the loan-fund information including a current loan-fund balance of available funds in said loan fund separately from account information for said benefit-plan account;

generating data representing requests to the investment manager to: (i) transfer funds from the loan fund account in an amount that is less than a full amount of funds in the loan fund account to settle redemptions made by the participant by use of at least one access vehicle; or (ii) accept funds into the loan fund account from the participant in repayment of redemptions; and

updating said loan-fund information for said loan fund account that is separately stored from account information for said benefit plan account using an a redemption/repayment accounting process associated with the loan fund account that computes the a current balance of available funds in the loan fund account based on funds

transferred from assets in the loan fund account to settle redemptions and funds accepted as assets into the loan fund account as repayments of redemptions and does not change a loan fund asset amount listed in the account information of the benefit plan account relating to the loan fund account.

16.   Canceled

17.   (Currently amended) The computer-implemented method of claim 15, wherein the current loan-fund balance is updated in response to receipt of data from an investment-manager computer system representing funds transfer from or acceptance into the loan fund account.

18.   (Previously presented) The computer-implemented method of claim 15 further comprising the steps of:

generating data for a benefit-plan computer system representing the current loan-fund balance for the benefit plan; and

receiving data from the benefit-plan computer system representing the limitations on the participant's redemptions.

19.   (Currently amended) The computer-implemented method of claim 15 further comprising a step of generating data representing a request for acceptance of funds into the loan fund account from a funds-acceptance provider in response to receipt of data representing the participant's repayment of funds to the funds-acceptance provider.

20.   (Currently amended) The computer-implemented method of claim 15 further comprising a step of receiving data representing settlement requests from a settlement system that processes uses of the access vehicle, and wherein data representing requests to transfer funds from the loan fund account to settle redemptions is generated in response to receipt of request data from the access-vehicle-settlement system.

21. (Original) The computer-implemented method of claim 20 further comprising the steps of:

receiving data from the access-vehicle-settlement computer system representing at least one redemption by the participant made by a use of the access vehicle; and

updating data representing an LOC value in response to the received data by decreasing the LOC value by the total value of the redemptions that have not been repaid.

22. (Currently amended) The computer-implemented method of claim 20 further comprising the steps of:

receiving data from the access-vehicle-settlement system representing a proposed redemption to be made by a participant's proposed use of the access vehicle;

generate generating and sending data to the access-vehicle-settlement system representing an authorization of the proposed redemption only if the proposed redemption is less than or equal to a line of credit (LOC) value; and

generate generating and sending data to the access-vehicle-settlement system representing a refusal of the proposed redemption only if the proposed redemption is greater than the LOC value.

23. (Original) The computer-implemented method of claim 22 wherein the LOC value does not exceed an available loan amount (ALA) value determined in accordance with statute, regulation, or policy in dependence on the participant's vested benefit-plan assets, wherein the determination preserves a tax-advantaged treatment of the participant's redemptions.

24. (Currently amended) The computer-implemented method of claim 15 wherein the current loan-fund balance is further updated in response to receipt of data from an investment-manager computer system representing a repayment or a fee posted to the loan fund account.

25. (Original) The computer-implemented method of claim 15 further comprising a step of generating data representing loan-fund statement information for informing the participant of required repayment amounts and times.

26. (Original) The computer-implemented method of claim 25 wherein the required repayment amounts and times are determined in dependence on the total redemptions that have not yet been repaid and in accordance with statute, regulation, or policy to preserve tax-advantaged treatment of the participant's redemptions.

27. (Original) The computer-implemented method of claim 15 wherein the access vehicle includes a check, or a credit card, or a debit card, or an ACH transfer, or a wire transfer, or a sweep, or an ATM.

28. (Currently amended) The computer-implemented method of claim 15 wherein the generated data is periodically transmitted as messages grouped into computer files.

29. (Original) The computer-implemented method of claim 15 wherein loans are provided to a plurality of participants, each participant having assets in the benefit plan.

30. (Currently amended) A program product comprising:

a computer readable medium having encoded program data capable of, when executed, causing a computer to perform a method for providing loans to a participant having assets in a benefit plan account comprising the steps of:

initializing loan-fund information upon establishment of a loan fund account for the participant which loan fund account is associated with one or more investment vehicles in the benefit plan account, with a loan fund account, the information initialized in part with data representing the value of funds wherein the initializing further comprises funding the loan fund account by investing participant assets in the one or more investment vehicles, wherein

the one or more investment vehicles associated with the loan fund account are segregated from other investment vehicles in the benefit plan account, ~~derived from the participant's benefit plan account assets and transferred from the benefit plan account upon establishment of the loan fund, wherein the loan fund account is defined as an account which is separate from the benefit plan account and is funded by assets segregated from the benefit plan account~~ and wherein money is drawn for loans from the loan fund account, wherein the loan fund account is managed by an investment manager, wherein the loan fund account ~~is one of the plurality of investments in the benefit plan account and~~ is recorded in the benefit-plan as an asset ~~of the participant, wherein said initializing further includes storing in a computer database the loan-fund information including an account balance of available funds in said loan fund separately from account information for said benefit plan account~~;

generating data representing requests to the investment manager to: (i) transfer funds from the loan fund account in an amount that is less than a full amount of funds in the loan fund account to settle redemptions made by the participant by use of at least one access vehicle; or (ii) accept funds into the loan fund account from the participant in repayment of redemptions; and

updating said loan-fund information for said loan fund account ~~that is separately stored from account information for said benefit plan account~~ using ~~an~~ a redemption/repayment accounting process associated with the loan fund account that computes ~~the~~ a current balance of available funds in the loan fund account based on funds transferred from assets in the loan fund account to settle redemptions and funds accepted as assets into the loan fund account as repayments of redemptions and does not change a loan fund asset amount listed in the account information of the benefit plan account relating to the loan fund account.

31.   (Currently amended) A computer-implemented method for providing loans to a participant having assets in a benefit plan account comprising:

establishing a loan fund account for the participant including the step of storing in a loan fund account in a database by a computer system loan fund information including an account balance of available funds in said loan fund account, ~~separately from account information for said benefit plan account, wherein the loan fund account is associated with~~

~~the loan fund~~ wherein the establishing comprises associating the loan fund account with one or more investment vehicles in the benefit plan account, wherein the one or more investment vehicles associated with the loan fund account are segregated from other investment vehicles in the benefit plan account;

transferring participant funds ~~from the benefit plan account~~ to fund the loan fund account by investing the transferred participant assets in the one or more investment vehicles, ~~to the loan fund, wherein transferred funds are derived from the participant's benefit plan account assets, wherein the loan fund account is defined as an account which is separate from the benefit plan account and is funded by assets segregated from the benefit plan account~~ and wherein money is drawn for loans from the loan fund account, wherein the loan fund account is managed by an investment manager, wherein the loan fund account is ~~one of the plurality of investments in the benefit plan account and is~~ recorded in the benefit-plan account as an asset ~~of the participant~~;

upon request to the investment manager, providing funds from the loan fund account in an amount that is less than a full amount of funds in the loan fund account to settle redemptions made by the participant, the participant making redemptions from the loan fund account by use of at least one access vehicle; and

upon request to the investment manager, accepting funds into the loan fund account from the participant in repayment of redemptions;

updating said loan fund information for said loan fund account ~~that is separately stored from account information for said benefit plan account~~ using ~~an~~ a redemption/repayment accounting process associated with the loan fund account that computes ~~said~~ a current balance of available funds in the loan fund account based on funds provided from assets in the loan fund account to settle redemptions and funds accepted as assets into the loan fund account in repayment of redemptions and does not change a loan fund asset amount listed in the account information of the benefit plan account relating to the loan fund account.

32. (Currently amended) The method of claim 31 ~~wherein the step of establishing~~ further comprises requesting the benefit plan to transfer funds to the loan fund account.

33.   (Original) The method of claim 31 wherein the value of the funds transferred from the benefit plan is less than the value of participant's vested assets in the benefit plan.

34.   (Original) The method of claim 31 wherein the participant's benefit-plan assets further comprise a stock, or a bond, or a mutual fund share, or a money market fund share, or a bank deposit, or a financial instrument.

35.   (Original) The method of claim 31 wherein the access vehicle includes a check, or a credit card, or a debit card, or a wire transfer, or an ACH, or a sweep, or an ATM.

36.   (Currently amended) The method of claim 31 wherein the participant makes a plurality of redemptions from the loan fund account by a plurality of uses of the access vehicle in a month period.

37.   (Currently amended) The method of claim 31 further comprising a step of authorizing a participant's proposed redemption from the loan fund account only if the total of the proposed redemption and past redemptions that have not yet been repaid is equal to or less then an available line of credit (LOC) value determined for the participant.

38.   (Original) The method of claim 37 wherein the LOC value is equal to or less then an available loan amount (ALA) value which depends upon the value of the participant's vested assets in the benefit plan.

39.   (Previously presented) The method of claim 31 further comprising the steps of:

    updating the current loan-fund balance by: (i) increasing the balance upon receipt of funds transferred from the benefit plan or repaid by the participant, and (ii) decreasing the

balance upon transferal of funds for settlement of redemptions or transfers to the benefit plan; and

sending periodically to the benefit plan information representing the current loan-fund balance.

40.   (Original) The method of claim 39 wherein the information periodically sent to the benefit plan further represents the value of the amounts due from the participant.

41.   (Currently amended) The method of claim 31 wherein the loan-fund information is further updated when the investment manager accrues into the loan fund dividends earned on the loan fund account or interest paid by the participant on redemptions from the loan fund account.

42.   (Currently amended) The method of claim 31 wherein the steps of establishing, or requesting funds transfer from, or requesting funds acceptance into the loan fund account are performed in accordance with statute, regulation, or policy to preserve tax-advantaged treatment of the participant's redemptions.

43.   (Original) The method of claim 42 wherein the statute, regulation, or policy includes one or more of the provisions of 26 U.S.C. §§ 1 and 401 *et seq.*, and 29 U.S.C. § 1001 *et seq.* and any other similar programs.

44.   (Currently amended) The method of claim 31 wherein, upon establishment, the loan fund account is structured as a sub-custodian or a sub-trust of the benefit plan.

45.   (Currently amended) A computer system for providing loans to a participant having assets in a benefit plan account comprising:

computer processor means;

computer database means operatively coupled to the computer processor means;

program means for causing the computer processor means to initialize loan-fund information representing a loan-fund balance of available funds upon establishment of a loan fund account for the participant ~~which loan fund is associated with a loan fund account,~~ wherein the loan fund account is associated with one or more investment vehicles in the benefit plan account, wherein the one or more investment vehicles associated with the loan fund account are segregated from other investment vehicles in the benefit plan account, the information initialized in part with data representing the value of funds invested in the one or more investment vehicles associated with the loan fund account, ~~derived from the participant's benefit-plan assets and transferred from the benefit plan upon establishment of the loan fund wherein the loan fund account is defined as an account which is separate from the benefit plan account and is funded by assets segregated from the benefit plan account~~ and wherein money is drawn for loans from the loan fund account, ~~wherein the loan fund account is one of a plurality of investments in the benefit-plan account,~~ wherein the loan fund account is managed by an investment manager and is recorded in the benefit-plan as an asset ~~of the participant, wherein said initializing further includes storing in the computer database means the loan-fund information in said loan fund separately from account information for said benefit plan account~~;

program means for causing the processor means to generate data representing requests to the investment manager to: (i) transfer funds from the loan fund account in an amount that is less than a full amount of funds in the loan fund account to settle redemptions made by the participant; or (ii) accept funds into the loan fund account from the participant in repayment of redemptions; and

program means for causing the processor means to update said loan fund information for said loan fund account ~~that is separately stored from account information for said benefit plan account~~ using ~~an~~ a redemption/repayment accounting process associated with the loan fund account that computes ~~the~~ a current loan-fund balance of available funds in the loan fund account based on funds transferred from assets in the loan fund account to settle redemptions and funds accepted as assets into the loan fund account as repayments of redemptions and does not change the loan fund asset amount listed in the account information of the benefit plan account relating to the loan fund account.

46.   (Currently amended) The computer system of claim 45 further comprising:

program means for causing the processor means to generate data for the benefit-plan computer system representing the current loan-fund balance for the benefit plan, and

program means for causing the processor means to receive data from the benefit-plan computer system representing the-limitations on the participant's redemptions.

47.   (Currently amended) The computer system of claim 45 further comprising program means for causing the processor means to generate data representing a request for acceptance of funds into the loan fund account from a funds-acceptance provider in response to receipt of data representing the participant's repayment of funds to the funds-acceptance provider.

48.   (Currently amended) The computer system of claim 45 further comprising program means for causing the processor means to receive data representing settlement requests from a settlement system that processes uses of an access vehicle, and wherein data representing requests to transfer funds from the loan fund account to settle redemptions is generated in response to receipt of request data from the access-vehicle-settlement system.

49.   (Original) The computer system of claim 48 further comprising:

program means for causing the processor means to receive data from an access-vehicle-settlement computer system representing at least one redemption by the participant made by a use of the access vehicle; and

program means for causing the processor means to update data representing an LOC value in response to the received data by decreasing the LOC value by the total value of the redemptions that have not been repaid.

50.   (Original) The computer system of claim 48 further comprising:

program means for causing the processor means to receive data from the access-vehicle-settlement system representing a proposed redemption to be made by a participant's proposed use of the access vehicle;

program means for causing the processor means to generate data to the access-vehicle-settlement system representing an authorization of the proposed redemption only if the proposed redemption is less than or equal to a line of credit (LOC) value; and

program means for causing the processor means to generate data to the access-vehicle-settlement system representing a refusal of the proposed redemption only if the proposed redemption is greater than the LOC value.

51.   (Original) The computer system of claim 45 further comprising program means for causing the processor means to generate data representing loan-fund statement for informing the participant of required repayment amounts and times.

52.   (Previously presented) The system of claim 8 wherein the program data further causes the processor to:

receive data from funds-acceptance-provider computer system representing at least one re-payment by the participant; and

update data representing the LOC value in response to the received data by increasing the LOC value by the value of the re-payment.

53.   (Currently amended) The computer system of claim 3 wherein the program data further causes the processor to generate data representing a transfer to the participant's benefit-plan assets of accrued interest paid by the participant on redemptions from the loan fund account.

54.   (Currently amended) The computer system of claim 3 wherein the program data further causes the processor to generate data representing a transfer to the participant's benefit-plan assets of accrued dividend funds earned on the loan fund account.

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55. (Currently amended) The computer-implemented method of claim 15 further comprising updating the loan-fund information in response to receipt of data from the investment-manager computer system representing posting of (i) interest paid by the participant on redemptions from the loan fund account, or (ii) of dividends earned on the loan fund account.

56. (Original) The computer-implemented method of claim 55 further comprising generating data representing a transfer of an interest paid or a dividend earned to the participant's benefit plan assets.

57. (Currently amended) The method of claim 41 further comprising, upon request to the investment manager, transferring accrued dividend and interest funds from the loan fund account to the benefit plan.

58. (Currently amended) A computer system for providing loans to a participant having assets in a benefit plan account, said benefit plan account of said participant comprising a plurality of ~~investments~~investment vehicles, said computer system comprising

at least one processor; and

a computer-readable memory operatively connected to the at least one processor, with instructions capable of performing steps comprising:

maintaining a loan fund account associated with one or more of the investment vehicles in the benefit plan account and funded by participant assets invested in the one or more investment vehicles, wherein the one or more investment vehicles associated with the loan fund account are segregated from other investment vehicles in the benefit plan account, and wherein money is drawn for loans from the loan fund account;

receiving information reflecting a loan request for a loan-request amount of funds made by said participant from ~~a~~the loan fund account ~~which loan fund is associated with a loan fund account, wherein the loan fund account is defined as an account which is separate~~

~~from the benefit plan account and is funded by assets segregated from the benefit plan account and wherein money is drawn for loans from the loan fund account, wherein the loan fund is one of the plurality of investments in the benefit plan account~~;

verifying that said loan-request amount does not exceed <u>an amount related to</u> a current balance of available funds in said loan fund <u>account</u> using account information for said loan fund <u>account</u>~~, said account information for said loan fund being stored by said computer system separately from account information for said benefit plan account~~;

initiating transfer of said amount of funds requested by said participant loan request from said loan fund if said loan-request amount has been verified to not exceed said <u>amount related to the</u> current balance of available funds in said loan fund <u>account, said amount of funds transferred being less than a full amount of funds in the loan fund account</u>; and

updating said account information for said loan fund <u>account</u> ~~that is separately stored from account information for said benefit plan account~~ to reflect said loan-request amount of funds transferred from said loan fund <u>account</u> using ~~an~~ <u>a redemption/repayment</u> accounting process associated with the loan fund account that computes ~~the~~ <u>a</u> current balance of available funds in the loan fund <u>account</u> based on redemptions and payments from the amount of assets in the loan fund <u>account</u> and does not change a loan fund asset amount listed in the account information of the benefit plan account relating to the loan fund <u>account</u>.

59.   (Currently amended) The computer system of claim 58 wherein said loan fund <u>account</u> comprises substantially constant face value assets having a stable market value.

60.   (Previously presented) The computer system of claim 59 wherein said substantially constant face value assets comprise cash or cash-equivalent instruments.

61.   (Currently amended) The computer system of claim 58 further performing steps comprising:

receiving information reflecting a repayment made by said participant;

transferring ~~the~~ an amount of funds repaid by said participant into said loan fund account; and

updating said account information for said loan fund account that is ~~stored separately from account information for said benefit plan account~~ to reflect said amount of repaid funds transferred into said loan fund account

62.   (Currently amended) The computer system of claim 58 further performing steps comprising:

receiving information reflecting a request made by said participant to transfer an amount of funds into said loan fund account from said benefit plan account;

transferring said amount of funds requested by said participant transfer request into said loan fund account from said benefit plan account; and

updating said account information for said loan fund account ~~stored separately from account information for said benefit plan account~~ to reflect said amount of funds transferred into said loan fund account.

63.   (Currently amended) The computer system of claim 58 further performing steps comprising:

receiving information reflecting a request made by said participant to transfer an amount of funds from said loan fund account into other investment vehicles in said benefit plan account;

transferring said amount of funds requested by said participant transfer request from said loan fund account into other investment vehicles in said benefit plan account; and

updating said account information for said loan fund account ~~stored separately from account information for said benefit plan account~~ to reflect said amount of funds transferred from said loan fund account.

64.   (Previously presented) The computer system of claim 58 wherein at least one loan request is made by use of a payment access vehicle by said participant.

65.   (Previously presented) The computer system of claim 64 wherein said payment access vehicle comprises a check, or a credit card, or a debit card, or an ACH transfer, or a wire transfer, or a sweep, or an ATM.

66.   (Currently amended) The computer system of claim 58 further performing steps comprising administering said benefit plan account by updating in said account information for said benefit plan ~~that is separately stored from account information for said loan fund~~ a value of said investment in said loan fund account listed for said benefit plan account, said updated value reflecting said current balance of available funds in said loan fund account.

67.   (Currently amended) The computer system of claim 58 further performing steps comprising updating said account information for said loan fund account ~~stored separately from account information for said benefit plan account~~ to reflect accrual of interest into said loan fund account.

68.   (Currently amended) The computer system of claim 58 further performing steps comprising receiving, from an administrator/processor of said benefit plan account, information reflecting a maximum total amount of loans from said loan fund account that can be outstanding to said participant, wherein said maximum amount of loans is determined in dependence on a current value of said assets in said benefit plan account.

69.   (Currently amended) The computer system of claim 68 further performing steps comprising determining an available line of credit for said loan fund account, said available line of credit not exceeding either said maximum amount of loans or said current balance of available funds in said loan fund account.

70.   (Previously presented) The computer system of claim 69 wherein said step of verifying further comprises verifying that said loan-request amount does not exceed said available line of credit.

71.   (Currently amended) The computer system of claim 69 wherein said step of updating further comprises updating said available line of credit to reflect said amount of funds transferred from said loan fund account.

72.   (Currently amended) The computer system of claim 58 wherein said step of receiving further comprises receiving information from a payment-settlement system reflecting at least one loan-request; and wherein the loan-request amount of said loan request reflects payments made or to be made by said payment-settlement system consequent to a use or to uses of a payment access vehicle by said participant.

73.   (Currently amended) The computer system of claim 72 further performing steps comprising:

receiving information from said payment settlement system reflecting at least one proposed use of said payment access vehicle by said participant; and

sending information to the payment settlement system reflecting approval/rejection of said proposed use if the amount of said proposed use is less than/greater than an available line of credit for said loan fund account.

74.   (Currently amended) The computer system of claim 58 further performing steps comprising transmitting information reflecting said current balance of available funds in said loan fund account to an administrator of said benefit plan account.

75.   (Currently amended) A computer system for providing loans to a participant having assets in a benefit plan account, said benefit plan account of said participant comprising a plurality of investmentsinvestment vehicles, said computer system comprising:

at least one processor; and

a computer-readable memory operatively connected to the at least one processor, with instructions capable of performing steps comprising:

computing using ~~an~~ a redemption/repayment accounting process associated with the loan fund account a current balance of available funds in a loan fund account based on redemptions from and payments ~~from~~ to ~~an amount of assets in~~ the loan fund account ~~which loan fund is associated with a loan fund account~~, wherein the loan fund account is associated with one or more of the investment vehicles in the benefit plan account and funded by participant assets invested in the one or more investment vehicles, wherein the one or more investment vehicles associated with the loan fund account are segregated from other investment vehicles in the benefit plan account,~~defined as an account which is separate from the benefit plan account and is funded by assets segregated from the benefit plan account~~ and wherein money is drawn for loans from the loan fund account in an amount that is less than a full amount of funds in the loan fund account, wherein the loan fund account is recorded ~~one of the plurality of investments~~ in the benefit plan account as an asset, wherein the accounting process does not change a loan fund asset amount listed in the account information of the benefit plan account relating to the loan fund account, ~~wherein said accounting process stores said current balance of available funds in the loan fund as account information for said loan fund separately from said account information for said benefit plan~~;

receiving information reflecting a loan request for a loan-request amount of funds made by said participant from the loan fund account~~,~~;

verifying that said loan-request amount does not exceed an amount related to the current balance of available funds in said loan fund account using said account information for said loan fund account; and

sending information reflecting rejection of said loan request if said loan request has not been verified because said loan-request amount exceeds said amount related to the current balance of available funds in said loan fund account for the loan request.

76.   (Currently amended) The computer system of claim 75 wherein said loan fund account comprises substantially constant face value assets having a stable market value.

77.   (Previously presented) The computer system of claim 76 wherein said stable-value assets comprise cash or cash-equivalent instruments.

78.   (Currently amended) The computer system of claim 75 further performing steps comprising:

receiving information reflecting a repayment made by said participant;

transferring the amount of funds repaid by said participant into said loan fund account; and

updating said account information for said loan fund account stored separately from account information for said benefit plan account to reflect said amount of repaid funds transferred into said loan fund account.

79.   (Currently amended) The computer system of claim 75 further performing steps comprising:

receiving information reflecting a request made by said participant to transfer an amount of funds into said loan fund account from said benefit plan account;

transferring said amount of funds requested by said participant transfer request into said loan fund account from said benefit plan account; and

updating said account information for said loan fund account stored separately from account information for said benefit plan account to reflect said amount of funds transferred into said loan fund account.

80.   (Currently amended) The computer system of claim 75 further performing steps comprising:

receiving information reflecting a request made by said participant to transfer an amount of funds from said loan fund account into other investment vehicles in said benefit plan account;

transferring said amount of funds requested by said participant transfer request from said loan fund account into other investment vehicles in said benefit plan account; and

updating said account information for said loan fund account ~~stored separately from account information for said benefit plan account~~ to reflect said amount of funds transferred from said loan fund account.

81.   (Previously presented) The computer system of claim 75 wherein at least one loan request is made by use of a payment access vehicle by said participant.

82.   (Previously presented) The computer system of claim 81 wherein said payment access vehicle comprises a check, or a credit card, or a debit card, or an ACH transfer, or a wire transfer, or a sweep, or an ATM.

83.   (Currently amended) The computer system of claim 75 further performing steps comprising administering said benefit plan account by updating in said account information for said benefit plan the value of said investment in said loan fund account listed for the benefit plan account, said updated value reflecting said current balance of available funds in said loan fund account.

84.   (Currently amended) The computer system of claim 75 further performing steps comprising updating said account information for said loan fund account ~~stored separately from account information for said benefit plan account~~ to reflect accrual of interest into said loan fund account.

85.   (Currently amended) The computer system of claim 75 further performing steps comprising receiving, from an administrator/processor of said benefit plan account, information reflecting a maximum total amount of loans from said loan fund account that can be outstanding to said participant, wherein said maximum amount of loans is determined in dependence on a current value of said assets in said benefit plan account.

86.   (Currently amended) The computer system of claim 85 further performing steps comprising determining an available line of credit for said loan fund account, said available line of credit not exceeding either said maximum amount of loans or said current balance of available funds in said loan fund account.

87.   (Previously presented) The computer system of claim 86 wherein said step of verifying further comprises verifying that said loan-request amount does not exceed said available line of credit; and

wherein said step of sending further sends information reflecting rejection of said loan request if said loan request has not been verified because said loan request amount exceeds said available line of credit.

88.   (Currently amended) The computer system of claim 75 wherein said step of receiving further comprises receiving information from a payment-settlement system reflecting at least one loan-request; and wherein the loan-request amount of said loan request reflects payments made or to be made by said payment-settlement system consequent to a use or to uses of a payment access vehicle by said participant.

89.   (Currently amended) The computer system of claim 88 further performing steps comprising:

receiving information from said payment settlement system reflecting at least one proposed use of said payment access vehicle by said participant; and

sending information to the payment settlement system reflecting approval/rejection of said proposed use if the amount of said proposed use is less than/greater than available line of credit for said loan fund account.

90.   (Currently amended) The computer system of claim 75 further performing steps comprising transmitting information reflecting said current balance of available funds in said loan fund account to an administrator of said benefit plan account.

91.   (Currently amended) The computer system of claim 58 wherein there are a plurality of different benefit plans, each different benefit plan for a different employer and having different rules on granting loan, and

wherein the a separate storage for the loan fund account further stores the different rules indexed by benefit plan.

92.   (Currently amended) The computer system of claim 58 further comprising computer instructions for an interface to the World Wide Web which may be is accessed by a participant to send a signal initiating transfer of assets between the loan fund account and the benefit plan account.

93.   (Currently amended) The computer system of claim 58, further comprising computer instructions for

receiving income information from an investment of all or a portion of the loan fund account that has not been loaned; and

generating and sending a signal with at least a portion of the income information to update the separately stored account information for said benefit plan account.

94.   (Currently amended) The computer system of claim 75, wherein there are a plurality of different benefit plans, each different benefit plan for a different employer and having different rules on granting loan, and

wherein the separate storage for the loan fund account further stores the different rules indexed by benefit plan.

95.   (Currently amended) The computer system of claim 75, further comprising computer instructions for an interface to the World Wide Web which ~~may be~~ is accessed by a participant to send a signal initiating transfer of assets between the loan fund account and the benefit plan account.

96.   (Currently amended) The computer system of claim 75, further comprising computer instructions for

receiving income information from an investment of all or a portion of the loan fund account that has not been loaned; and

generating and sending a signal with at least a portion of the income information to update ~~the separately stored~~ account information for said benefit plan account.

97.   (Currently amended) The computer system of claim 58, wherein said account information for said loan fund account is stored in a different electronic database relative to said account information for said benefit plan account.

98.   (Currently amended) The computer system of claim 75, wherein said account information for said loan fund account is stored in a different electronic database relative to said account information for said benefit plan account.

99.   (Previously presented) The computer system of claim 62, wherein the receiving information reflecting a request made by said participant to transfer step comprises receiving an electronic request from a computer of an investment manager.

100.   (Previously presented) The computer system of claim 63, wherein the receiving information reflecting a request made by said participant to transfer step comprises receiving an electronic request from a computer of an investment manager.

101.   (Previously presented) The computer system of claim 79, wherein the receiving information reflecting a request made by said participant to transfer step comprises receiving an electronic request from a computer of an investment manager.

102.   (Previously presented) The computer system of claim 80, wherein the receiving information reflecting a request made by said participant to transfer step comprises receiving an electronic request from a computer of an investment manager.

103.   (Previously presented) The computer system of claim 58, wherein the benefit plan account is a 401K or other contributory plan.

104.   (Previously presented) The computer system of claim 75, wherein the benefit plan account is a 401K or other contributory plan.

105.   (Withdrawn) A computer system for managing loans to a participant having assets in a benefit plan account, said benefit plan account of said participant comprising a plurality of investment assets, said computer system comprising

at least one processor; and

a computer-readable memory operatively connected to the at least one processor, comprising computer code capable of being executed by a computer comprising

computer code for a loan account file for the loan fund, wherein the loan fund account is defined as a separate asset-funded account from which money is drawn for loans, the loan fund account file being segregated from a loan fund investment asset listing in a benefit plan account, wherein the loan account file includes a current balance of available funds, and wherein the loan fund is one of the plurality of investment assets in the benefit plan account;

computer code for a first accounting process that updates the current balance of available funds in the loan account file using loan redemption information and loan payment information, wherein the first accounting process does not change a loan fund asset amount listed in the account information in the benefit plan account for the loan fund; and

computer code for sending information for use by a second accounting process to make interest or other income adjustments in the benefit plan account.

106.   (Withdrawn) The computer system of claim 105, wherein the computer readable memory further comprises computer code for the second accounting process.

107.   (Withdrawn) The computer system of claim 105, further comprising computer code for:

receiving information reflecting a repayment made by said participant;

transferring the amount of funds repaid by said participant into said loan fund; and

updating said account information for said loan fund in the loan fund account file that is segregated from the loan fund investment asset listing in the benefit plan account to reflect said amount of repaid funds transferred into said loan fund.

108.   (Withdrawn) The computer system of claim 105, wherein said loan fund comprises substantially constant face value assets having a stable market value.

109.   (Withdrawn) The computer system of claim 108, wherein said substantially constant face value assets comprise cash or cash-equivalent instruments.

110.   (Withdrawn) The computer system of claim 105, wherein at least one loan request is made by use of a payment access vehicle by said participant.

111.   (Withdrawn) The computer system of claim 105, wherein the loan redemption information comprises payments made by a payment settlement system consequent to a use or uses of a payment access vehicle by the participant.

112.   (Withdrawn) The computer system of claim 111, further comprising computer code for the steps of

receiving information from a payment settlement system reflecting at least one proposed use of a payment access vehicle by said participant; and

sending information to the payment settlement system reflecting approval/rejection of said proposed use if the amount of said proposed use is less than/greater than an available line of credit for said loan fund.

113.   (Withdrawn) The computer system of claim 105, wherein the benefit plan account is a 401K or other contributory plan.